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| **Module code** | CIF7024 |
| **Module title** | Conventional Banking |
| **Module leader** | Dr. Sabri Mohammad  |
| **Module tutors** | Dr. Sabri Mohammad  |
| **Module level** | HE7  |
| **Credit value** | 12  |
| **ECTS value** | 6  |
| **Module type** | Standard |
| **Delivery Type** | This module requires you to attend particular classes or events at particular times and in particular locations |
| **Pre-requisite modules/learning** | N/A  |
| **Co-requisite modules** | N/A |
| **Barred combinations** | N/A |
| **Module duration** | 1 semester |
| **Module outline****(200 words max)** | This module will provide you the introduction to contemporary trends in banking and commercial banking in particular with the review of the regulatory framework and supervision of conventional - commercial banks in BH. You will be familiarised with the importance of deposits and deposit services in banks, pricing of deposit services in the banks, policies and procedures of lending in commercial banking, the pricing of loans, and the lending process and evaluation procedures and Credit Risk Management of business entities. You will also be introduced to the policies and procedures of the consumer and mortgage lending to individuals, as well as to policies, procedures, and pricing of consumer and mortgage loans, the credit risk of providing loans to individuals in commercial banks, and ways of protecting the bank from those risks. The module will also help you to become familiar with the credit scoring models and banks credit policy and discuss contemporary and topical issues in the field of banking. During the teaching process at this module, you will have a chance to see a number of practical examples that will enable you to debate and exchange opinions with your peers.This module serves to develop employability skills with particular emphasis on the following: 1. Communication Skills (DTA) 2. Teamwork (D) 3. Organisation and Planning (D,T,A) 4. Self Awareness (D) 5. Initiative (D,T,A) |
| **Indicative content** | 1. New Trends in the Bank Development
2. Conventional - Commercial Bank and its Competitors
3. Conventional - Commercial Bank Regulation
4. Banks Supervision
5. Deposits and Deposit Services of Commercial banks
6. Pricing of Depository Services
7. Lending Conventional Banks
8. Lending to Businesses Entities
9. Pricing of Loans to Businesses Entities
10. Credit Risk Management in Conventional Banks
11. Consumer and Mortgage Lending
12. Pricing of Conventional Consumer and Mortgage Loans
13. Credit risk Analysis
14. Scoring Models and Banks Credit Policy
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| **Learning outcomes** | 1. To demonstrate a masterly grasp of conventional - commercial banking industry, its regulation and supervision
2. Conduct critical analysis of modern methods and pricing models of deposits and deposit services, as well as all types of conventional banks loans
3. Obtain in-depth knowledge and understanding of theoretical and practical aspects of lending to businesses entities and individuals and managing banking risks.
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| **Learning and teaching strategy****(200 words max)** | The activities you undertake during formal lectures will be directed towards evaluating your understanding of basics of conventional banking. This will be enabled by blended learning, utilising material available via the virtual Learning Environment, divided into groupings of material to enable you to prepare for the formal sessions. Additional resources such as links to relevant electronic publications and useful websites are also included. In addition, you are expected to undertake a great deal of guided independent study to ensure you are fully prepared for the formal sessions. |
| **Learning and teaching methods*****(any ‘scheduled’ categories, refers to class contact time – ensure this is realistic as audits for QAA will be tested)*** | **Method** | **KIS category** | **Hours per module** |
| Lectures  | Scheduled | 20 |
| Seminars  | Scheduled | 10 |
| Guided independent Learning | Independent  | 90  |
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| **Total** | 120 |
| **KIS summary****(learning and teaching)** |  | % |
| Scheduled | 25  |
| Independent | 75 |
| Placement |  |
| **Formative assessment strategy****(200 words max|)** | Formative assessment strategy for this module consists of various methods such as: In class activity: The use of seminar discussion sessions and discussion-debate will consolidate and develop underpinning knowledge, providing opportunities for you to develop analytical and problem solving skills. Assessment preparation: Examination skills techniques will include working on practice examination questions for which feedback will be provided. |
| **Summative assessment strategy****(brief)** | Three methods of summative assessments have been designed for this module: Presentation, assignment and written exam. Presentation is on different issues in conventional banking like lending policies and procedures, loans and deposits, credit policy, bank management. The assignment will enable you to demonstrate your knowledge of management and regulations of conventional banks. The closed book examination will enable you to demonstrate and review your knowledge and understanding of the conventional banking industry, management and regulation.  |
| **Summative assessment** | **Item** | **Final item?****Y/N** | **Method** | **KIS category** | **Description** | **LO****number** | **Weighting****%** |
|  | N | Presentation  | Practical  |  | 1 | 20 |
|  | N  | Assignment  | Coursework  |  | 2 | 30 |
|  | Y | Exam  | Written exam  |  | 3 | 50 |
| **KIS Summary (assessment)** |  | % |
| Written Exam | 50  |
| Coursework | 30 |
| Practical | 20 |
| **Feedback on assessment** | ***Formative:*** At the end of the lecture where Formative Assessment is conducted, or a maximum of one week.***Summative***: Maximum of 3 weeks.  |
| **Module pass mark** | 50%  |
| **Indicative reading list and other learning resources** | 1. Moorad, C. (2012). *The Principles of Banking*. Singapore: John Wiley
2. Casu, B., Girardne, C. and Molyneux, P. (2006). *Introduction to Banking.* England: Pearson Education Ltd.
3. Rose, S. P. (2005). *Commercial Bank Management*. New York: Irwin/McGraw-Hill.
4. Sinkey, J. (1998). *Commercial Bank Financial Management*. London: Prentice-Hall International.
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| **Module in use from** | Sep 2013  |